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BEYER WEAVER LLP			MEINECKE DIAZ, SUSANNA M	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/966,706	ROWE ET AL.	
	Examiner	Art Unit	
	Susanna M. Diaz	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 30 October 2007.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-15, 17-19 and 21-27 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-15, 17-19 and 21-27 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____ .
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date _____ .	6) <input type="checkbox"/> Other: _____ .

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on October 10, 2007 has been entered.

Claims 1, 10, 17, 23, 25, and 27 have been amended.

Claims 1-15, 17-19, and 21-27 are presented for examination.

Response to Arguments

2. Applicant's arguments filed October 10, 2007 have been fully considered but they are not persuasive.

Applicant argues that the prior art does not teach "automatically creating a data file for the player at the financial transaction host if there is no data file associated with the player" (pages 9-10 of Applicant's response). The Examiner respectfully disagrees. The art rejection explains in greater detail how the EFT system communicates with the gaming machines. The EFT system comprises processors and a host that communicate with one another as well as with the gaming machines. The EFT system also maintains customer information, including account information. The word "automatically" may merely refer to the fact that the data file for the player is created by

a computer/processor, i.e., through use of automation. Also, it should be noted that, if a data file is already associated with the player, then the step of automatically creating a data file for the player at the financial transaction host is not performed at all; therefore, this functionality need not actively be performed within the scope of the claimed invention when a data file is already associated with the player. In this scenario, any corresponding structural elements (e.g., the means for automatically creating a data file) only need to be *capable of* creating a data file for the player, which is clearly disclosed by Crevelt since the EFT system maintains a customer database that includes account information. The more relevant excerpts of Crevelt are cited in the art rejection below.

In conclusion, Applicant's arguments are not persuasive and the art rejection is maintained.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-15, 17-19, and 21-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Crevelt et al. (U.S. Patent No. 5,902,983) in view of Johnson (US 2001/0031663 A1).

Crevelt discloses a system for monitoring player financial transactions in a gaming environment for tracking player loss comprising:

[Claim 1] a plurality of gaming devices (Fig. 2; col. 4, lines 54-60; col. 6, lines 49-53);

a financial transaction host, said financial transaction host in communication with each of said plurality of gaming devices via a communication network, said financial transaction host including memory for storing at least one data file corresponding to a player and identifiable with a player identification, said at least one data file including financial information including at least monetary amounts associated with said player for use in playing one or more of said plurality of gaming devices (Figs. 1, 2; col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 55 through col. 11, line 9);

means for automatically creating a data file for the player at the financial transaction host if there is no data file associated with the player (col. 8, lines 42-67; col. 9, lines 1-29 – The player's financial account information is electronically accessed.

When the player set up his/her account, a processing device must have automatically, i.e., through use of a machine/computer/processor, created a data file for the player since the player previously did not have his/her own data file for that account; Figs. 1, 2; col. 5, lines 17-45; col. 8, lines 42-61 -- Each gaming machine may provide player tracking information and accounting information to an EFT system through a local area

network. The EFT system, i.e., the financial transaction host, maintains player-related data); and

means for determining a player's financial loss from said financial information (col. 3, lines 8-18; col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 15 through col. 11, line 9);

[Claim 2] wherein said financial information comprises amounts deposited by said player (col. 3, line 12 through col. 4, line 26; col. 8, lines 42-61);

[Claim 3] wherein said system includes means for establishing a communication link with an outside financial institution, and wherein said financial information comprises information regarding funds requested by said player from said institution (col. 3, line 12 through col. 4, line 26; col. 5, lines 41-43);

[Claim 4] wherein said player identification comprises information identifying said player at said financial institution (col. 5, lines 45-52; col. 6, lines 3-9; col. 9, lines 1-29);

[Claim 5] wherein said financial information includes amounts bet by said player in playing one or more of said plurality of gaming devices (col. 3, line 12 through col. 4, line 26 -- The playing credit is used to play a machine, i.e., to bet at a machine);

[Claim 6] wherein said financial information includes monetary amounts awarded to said player playing one or more of said plurality of gaming devices (col. 3, line 12 through col. 4, line 26);

[Claim 7] including at least one player identification input device for accepting said player identification (col. 5, lines 45-52; col. 6, lines 3-9; col. 9, lines 1-29);

[Claim 8] wherein said at least one player identification input device comprises a card reader (col. 5, lines 45-52; col. 6, lines 3-9; col. 9, lines 1-29);

[Claim 9] including at least one currency dispensing apparatus for dispensing currency associated with a player account at a financial institution and wherein said card reader is associated with said currency dispensing apparatus (col. 3, line 56 through col. 4, line 26; col. 10, line 55 through col. 11, line 9);

[Claim 22] wherein the communication gateway permits the player to manage the at least one data file corresponding to the player at the financial host using the player's identification (col. 5, line 41 through col. 6, line 9 – Each player is identified via a player identity, PIN, and account. Through the gaming interface and EFT system, funds may be transferred);

[Claim 23] wherein the means for determining a player's financial loss is determined using a unique identifier transmitted to a third party server (col. 3, lines 8-18; col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, line 41 through col. 6, line 9 – Each player is identified via a player identity, PIN, and account. Through the gaming interface and EFT system, funds may be transferred; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 15 through col. 11, line 9).

Regarding claims 1 and 21, Crevelt does not expressly teach that the player is prevented from playing the plurality of gaming devices based upon a predetermined criteria and the player's financial loss (claim 1), wherein the predetermined criteria is a predetermined period of time (claim 21). However, Johnson discloses that the player is prevented from playing the plurality of gaming devices based upon a predetermined criteria and the player's financial loss, wherein the predetermined criteria is a predetermined period of time (¶¶ 13, 17, 19, 23). This feature of Johnson helps to curb gambling problems as well as assist casinos (and other gambling/playing locations) in conforming to jurisdictional restrictions regarding gambling loss limits (¶¶ 10, 13, 17). Crevelt too is concerned with reasonably limiting the money spent by a player on gambling/gaming machines (col. 2, lines 18-28; 31-49; col. 4, lines 54-62), as evidenced by Crevelt's statements that the prior art "likely will be unpalatable to at least some legislatures which regulate gaming" and that Crevelt addresses "a need for an EFT system that allows cashless transfers of funds to gaming machines and yet protects against rash decisions by some players to divert large amounts of their savings to gaming" (col. 2, lines 23-28). Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Crevelt such that the player is prevented from playing the plurality of gaming devices based upon a predetermined criteria and the player's financial loss (claim 1), wherein the predetermined criteria is a predetermined period of time (claim 21) in order to help curb gambling problems as well as assist casinos (and other gambling/playing

locations) in conforming to jurisdictional restrictions regarding gambling loss limits (as suggested in both ¶¶ 10, 13, and 17 of Johnson and col. 2, lines 23-28 of Crevelt).

Crevelt discloses a method of monitoring player financial activities in a gaming environment in which a player may play one or more games comprising the steps of: [Claim 10] generating a financial account corresponding to a player, said account represented by at least one data file, said at least one data file adapted to contain financial information (col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 55 through col. 11, line 9);

automatically creating a data file for the player at a financial transaction host if there is no data file associated with the player (col. 8, lines 42-67; col. 9, lines 1-29 – The player's financial account information is electronically accessed. When the player set up his/her account, a processing device must have automatically, i.e., through use of a machine/computer/processor, created a data file for the player since the player previously did not have his/her own data file for that account; Figs. 1, 2; col. 5, lines 17-45; col. 8, lines 42-61 -- Each gaming machine may provide player tracking information and accounting information to an EFT system through a local area network. The EFT system, i.e., the financial transaction host, maintains player-related data);

storing financial information regarding monetary amounts belonging to a player which may be used to play said one or more games (col. 5, lines 36-40 -- Each gaming

machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 55 through col. 11, line 9);

storing financial information regarding monetary amounts expended by a player in playing said one or more games (col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 55 through col. 11, line 9); and

determining player loss from said financial information (col. 3, lines 8-18);
[Claim 11] wherein said step of generating a financial account includes associating a player identifier with said account (col. 5, lines 45-52; col. 6, lines 3-9);
[Claim 12] identifying a player with said player identifier (col. 5, lines 45-52; col. 6, lines 3-9; col. 9, lines 1-29);

[Claim 13] wherein said player identifier is associated with a player's financial institution (col. 5, lines 45-52; col. 6, lines 3-9, 40-46; col. 9, lines 1-29);
[Claim 14] wherein said financial information regarding monetary amounts belonging to said player comprises information regarding amounts deposited by said player to said account and amounts award to said player and credited to said account in association with said player's play of said one of more games (Figs. 1, 2; col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 55 through col. 11, line 9);

[Claim 15] wherein said financial information regarding monetary amounts belonging to said player comprises credit represented by financial data transmitted from a remote financial institution (col. 3, line 12 through col. 4, line 26; col. 8, lines 42-61);

[Claim 24] accessing the financial account by the player using the player identifier (col. 5, line 41 through col. 6, line 9 – Each player is identified via a player identity, PIN, and account. Through the gaming interface and EFT system, funds may be transferred);

[Claim 25] wherein the determining player loss from said financial information is determined using a unique identifier transmitted to a third party server (col. 3, lines 8-18; col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, line 41 through col. 6, line 9 – Each player is identified via a player identity, PIN, and account. Through the gaming interface and EFT system, funds may be transferred; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 15 through col. 11, line 9).

Regarding claim 10, Crevelt does not expressly teach the step of preventing said player from utilizing monetary amounts associated with said account to play said one or more games for at least a period of time if said determined player loss meets certain criteria. However, Johnson discloses the step of preventing said player from utilizing monetary amounts associated with said account to play said one or more games for at least a period of time if said determined player loss meets certain criteria (¶¶ 13, 17, 19, 23). This feature of Johnson helps to curb gambling problems as well as assist casinos

(and other gambling/playing locations) in conforming to jurisdictional restrictions regarding gambling loss limits (¶¶ 10, 13, 17). Crevelt too is concerned with reasonably limiting the money spent by a player on gambling/gaming machines (col. 2, lines 18-28; 31-49; col. 4, lines 54-62), as evidenced by Crevelt's statements that the prior art "likely will be unpalatable to at least some legislatures which regulate gaming" and that Crevelt addresses "a need for an EFT system that allows cashless transfers of funds to gaming machines and yet protects against rash decisions by some players to divert large amounts of their savings to gaming" (col. 2, lines 23-28). Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Crevelt to perform the step of preventing said player from utilizing monetary amounts associated with said account to play said one or more games for at least a period of time if said determined player loss meets certain criteria in order to help curb gambling problems as well as assist casinos (and other gambling/playing locations) in conforming to jurisdictional restrictions regarding gambling loss limits (as suggested in both ¶¶ 10, 13, and 17 of Johnson and col. 2, lines 23-28 of Crevelt).

Crevelt discloses a method of monitoring game player financial transactions associated with at least one game station coupled to a server, the server including at least one data file representing a player account, said account containing player financial information comprises the steps of:

[Claim 17] automatically creating a data file at a financial transaction host if no data file for the player is found (col. 8, lines 42-67; col. 9, lines 1-29 – The player's financial account information is electronically accessed. When the player set up his/her account, a processing device must have automatically, i.e., through use of a machine/computer/processor, created a data file for the player since the player previously did not have his/her own data file for that account; Figs. 1, 2; col. 5, lines 17-45; col. 8, lines 42-61 -- Each gaming machine may provide player tracking information and accounting information to an EFT system through a local area network. The EFT system, i.e., the financial transaction host, maintains player-related data);

crediting monetary amounts to said player for use in playing a game at said game station to said at least one data file (col. 3, line 56 through col. 4, line 26; col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 55 through col. 11, line 9);

accepting input from said player transmitted from said game station to said server, said input including player identification information (col. 5, lines 45-52; col. 6, lines 3-9, 40-46; col. 9, lines 1-29);

deducting amounts bet by said player in playing a game at said game station from said player account (col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 15 through col. 11, line 9);

determining said player's net financial gain or loss from said credit monetary amounts and said deducted amounts (col. 3, lines 8-18; col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, lines 45-52; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 15 through col. 11, line 9);

[Claim 18] wherein said crediting step comprises crediting an amount won by said player in playing a game at same game station (col. 3, line 56 through col. 4, line 26; col. 10, line 55 through col. 11, line 9);

[Claim 19] wherein said player identification information comprises information identifying said player to a financial institution (col. 5, lines 45-52; col. 6, lines 3-9, 40-46; col. 9, lines 1-29);

[Claim 26] accessing the financial account by the player using the player identifier information (col. 5, line 41 through col. 6, line 9 – Each player is identified via a player identity, PIN, and account. Through the gaming interface and EFT system, funds may be transferred);

[Claim 27] wherein the determining said player's net financial gain or loss is determined using a unique identifier transmitted to a third party server (col. 3, lines 8-18; col. 5, lines 36-40 -- Each gaming machine may provide player tracking information and accounting information to the local area network; col. 5, line 41 through col. 6, line 9 – Each player is identified via a player identity, PIN, and account. Through the gaming interface and EFT system, funds may be transferred; col. 6, lines 3-9; col. 8, lines 18-61; col. 9, lines 58-65; col. 10, line 15 through col. 11, line 9).

Regarding claim 17, Crevelt does not expressly teach the step of preventing said player from deducting amounts from said account if said player is determined to have incurred a particular financial loss during a particular period of time. However, Johnson discloses the step of preventing said player from deducting amounts from said account if said player is determined to have incurred a particular financial loss during a particular period of time (¶¶ 13, 17, 19, 23). This feature of Johnson helps to curb gambling problems as well as assist casinos (and other gambling/playing locations) in conforming to jurisdictional restrictions regarding gambling loss limits (¶¶ 10, 13, 17). Crevelt too is concerned with reasonably limiting the money spent by a player on gambling/gaming machines (col. 2, lines 18-28; 31-49; col. 4, lines 54-62), as evidenced by Crevelt's statements that the prior art "likely will be unpalatable to at least some legislatures which regulate gaming" and that Crevelt addresses "a need for an EFT system that allows cashless transfers of funds to gaming machines and yet protects against rash decisions by some players to divert large amounts of their savings to gaming" (col. 2, lines 23-28). Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Crevelt to perform the step of preventing said player from deducting amounts from said account if said player is determined to have incurred a particular financial loss during a particular period of time in order to help curb gambling problems as well as assist casinos (and other gambling/playing locations) in conforming to jurisdictional restrictions regarding gambling loss limits (as suggested in both ¶¶ 10, 13, and 17 of Johnson and col. 2, lines 23-28 of Crevelt).

Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Susanna M. Diaz whose telephone number is (571) 272-6733. The examiner can normally be reached on Monday-Friday, 8 am - 4:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Susanna M. Diaz/
Primary Examiner, Art Unit 3692
January 21, 2008